

Ref No. 08-899058us

What is claimed is:

1. A system for Internet payment comprising:
 - a service layer including a presentation view, a merchant interface, and a payment interface;
 - 5 a process layer including business logic and data conversion modules; and
 - a business component layer including user authentication, transaction processing, payment manager, business-to-business interface and sales tools modules.
2. A system as claimed in claim 1 wherein the presentation view includes a connection for a graphical user interface.
- 10 3. A system as claimed in claim 2 wherein the presentation view includes merchant and service provider administration modules.
4. A system as claimed in claim 2 wherein the presentation view includes a customer wallet module for monitoring a customer account.
5. A system as claimed in claim 4 wherein the customer wallet module includes
15 an interface for allocating funds to outstanding bills
6. A system as claimed in claim 3 wherein the presentation view includes merchant settlement.
7. A system as claimed in claim 1 wherein the merchant interface includes a merchant interface API.
- 20 8. A system as claimed in claim 1 wherein the merchant interface includes a business-to-business (b2b) interface.
9. A system as claimed in claim 1 wherein the payment manager includes a debit manager.

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10. A system as claimed in claim 1 wherein the payment manager includes a account settlement module.
11. A system as claimed in claim 10 wherein the account settlement module includes means for allocating payment to bills on a first-in-first-out (FIFO) basis.
- 5 12. A system as claimed in claim 1 wherein the payment manager includes a messaging manager.
13. A system as claimed in claim 1 wherein the payment manager includes a billing manager.
- 10 14. A system as claimed in claim 1 wherein business-to-business interface includes a configuration manager.
15. A system as claimed in claim 1 wherein business-to-business interface includes a scheduler.
16. A system as claimed in claim 1 wherein business-to-business interface includes a secure transfer module.
- 15 17. A system as claimed in claim 1 wherein the payment interface includes means for accepting an electronic feed in various formats.
18. A system as claimed in claim 3 wherein the presentation view includes an interface for creating accounts.
19. A system as claimed in claim 3 wherein the presentation view includes an interface for importing accounts.
- 20 20. A system as claimed in claim 3 wherein the presentation view includes an interface for creating coupons.
21. A system as claimed in claim 10 wherein the account settlement includes means for processing of coupons.
- 25 22. An Internet payment method comprising the steps of:

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- a. Creating user and merchant accounts;
 - b. Receiving from a user a selection of web banking as a payment option;
 - c. Creating and sending an electronic bill for the user representing a user account and a merchant account;
 - 5 d. Receiving a transfer of electronic data from a banking institution, in response to a payment request by the user;
 - e. Parsing of electronic data received;
 - f. Updating a database using the parsed data;
 - g. Settling the user account;
 - 10 h. Settling the merchant account; and
 - i. Sending confirmations of payments to both user and merchant.
23. A method as claimed in claim 22 further comprising the step of setting up an Internet payment service provider as a payment receiver with banking institutions.
- 15 24. A method as claimed in claim 23 wherein the step of creating a merchant account includes the step of setting up a merchant account within the payment service provider.
25. A method as claimed in claim 24 wherein the step of creating accounts includes assigning unique identification numbers for each account.
- 20 26. A method as claimed in claim 24 wherein the step of creating merchant accounts includes providing dynamic submit forms for each merchant used for selling goods and services.
27. A method as claimed in claim 24 wherein the step of creating merchant accounts include providing a reporting tool for each organization to allow them to oversee their accounts.
- 25 28. A method as claimed in claim 24 wherein the step of creating user accounts includes setting up user accounts.

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29. A method as claimed in claim 24 wherein the step of creating user accounts includes creating unique user id to log into the Internet payment service provider site.
30. A method as claimed in claim 24 wherein the step of creating user accounts includes setting up user accounts.
- 5 31. A method as claimed in Claim 22 further comprising the steps of tracking issuance of a coupon, mapping the coupon to the invoice and wherein the steps of settling merchant and user accounts in dependence upon a value assigned to the coupon.
- 10 32. A method as claimed in Claim 22 wherein the step of creating an electronic bill includes the steps of defining a schedule for recurring billing, creating and sending an electronic bill in accordance with the schedule.
- 15 33. A method as claimed in Claim 22 further comprising the steps of determining if a user account is overdue, determining any terms of sale applied to overdue accounts and apply the terms of sale to the overdue account to generate a reminder bill.
34. A method as claimed in Claim 22 wherein any one of the steps of sending and receiving employ wireless communication.
35. A method as claimed in claim 22 further comprising the step of setting up a service provider as a payment receiver.
- 20 36. A method as claimed in claim 22 further comprising the step of setting up a merchant as a payment receiver.
37. A method as claimed in claim 22 further comprising the step of receiving payment for a pre-approved account.
- 25 38. A method as claimed in claim 37 further comprising the step of embedding the pre-populated account in electronic media.

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39. A method as claimed in claim 22 further comprising the step of accepting purchase information from a wireless device.
40. A method as claimed in claim 22 further comprising the step of a consumer completing payment from wireless device.
- 5 41. A method as claimed in claim 22 further comprising the step of accessing the consumer wallet from a wireless device.